

- E1
- 1) create a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client;
  - 2) designate as confidential a predetermined first portion of the database client information;
  - 3) designate as non-confidential a predetermined second portion of the database of client information non-confidential;
  - 4) provide the client with access to the predetermined first and second portions of the database of client information via the network port;
  - 5) provide a plurality of vendors with access to the predetermined second portion of the database of client information; and
  - 6) deny access for the plurality of vendors to the predetermined first portion of the database of client information.
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S<sup>h</sup> FV  
E2

43. (New) The transaction service provider of claim 1, wherein the processor is further configured to comprise a client data consolidation expert system, the client data consolidation expert system receiving input information comprising client profile information, transaction and records analysis, and privacy specifications.

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